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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/323,715	06/01/1999	GORDON COTTER CUNNINGHAM	BL01134-009B	9551

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[REDACTED] EXAMINER

KANOF, PEDRO R

[REDACTED] ART UNIT [REDACTED] PAPER NUMBER

2164 6
DATE MAILED: 01/25/2002

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No. 09/323,715	Applicant(s) CUNNINGHAM
	Examiner KANOF	Art Unit 2164

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE three MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136 (a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on Jun 1, 1999

2a) This action is FINAL. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-9 is/are pending in the application.

4a) Of the above, claim(s) _____ is/are withdrawn from consideration.

5) Claim(s) _____ is/are allowed.

6) Claim(s) 1-9 is/are rejected.

7) Claim(s) _____ is/are objected to.

8) Claims _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on _____ is/are objected to by the Examiner.

11) The proposed drawing correction filed on _____ is: a) approved b) disapproved.

12) The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. § 119

13) Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).

a) All b) Some* c) None of:

1. Certified copies of the priority documents have been received.
2. Certified copies of the priority documents have been received in Application No. _____.
3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

*See the attached detailed Office action for a list of the certified copies not received.

14) Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

Attachment(s)

15) Notice of References Cited (PTO-892)

18) Interview Summary (PTO-413) Paper No(s). _____

16) Notice of Draftsperson's Patent Drawing Review (PTO-948)

19) Notice of Informal Patent Application (PTO-152)

17) Information Disclosure Statement(s) (PTO-1449) Paper No(s). 4

20) Other: _____

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DETAILED ACTION

Double Patenting

1. Claim 1 is rejected under the judicially created doctrine of obviousness-type double patenting as being unpatentable over claim 11 of U.S. Patent No. 6,014,645. Although the conflicting claims are not identical, they are not patentably distinct from each other because claim 1 of the invention has substantially the same steps of claim 11 of the Patent, but the invention includes the step “storing financial card data for participating financial institutions”, that data is not recalled in the successive steps of the claim. Claim 1 of the invention also includes the step “analyzing said application data provided by said applicant” which is inherent to the successive step “assigning a rating to said applicant”, (e) in both, Claim 1 of the invention and claim 11 of the reference. In addition, because the Specifications are the same, the inputs and step for assigning a rating to said applicant are the same, which necessarily require the steps analyzing said application data provided by said applicant.

Furthermore, dependent claim 2 of the invention has the same steps of claim 13 of the Patent, dependent claim 3 of the invention has the same step of claim 14 of the Patent, dependent claim 4 of the invention has the same steps of claim 18 of the Patent, and dependent claim 5 of the invention has the same steps of claim 19 of the Patent.

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2. Claim 6 is rejected under the judicially created doctrine of obviousness-type double patenting as being unpatentable over claim 21 of U.S. Patent No. 6,014,645. Although the conflicting claims are not identical, they are not patentably distinct from each other because the World Wide Web is a public computer network.

Dependent claim 7 of the invention has the same steps of claim 24 of the Patent, and dependent claim 8 of the invention has the same steps of claim 25 of the Patent.

3. Claim 9 is rejected under the judicially created doctrine of obviousness-type double patenting as being unpatentable over claim 27 of U.S. Patent No. 6,014,645. Although the conflicting claims are not identical, they are not patentably distinct from each other because the World Wide Web is a public computer network.

Conclusion

4. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Exr. Pedro R. Kanof whose telephone number is (703) 308-9552. The examiner can normally be reached on weekdays from 7:30 a.m. to 4:00 p.m.

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If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Mr. Vincent Millin, can be reached on (703) 308-1065. The fax phone number for this Group is (703) 308-1396.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (703) 305-3900.

PRK-1/22/2002.

F Poinvil
FRANTZY POINVIL
PRIMARY EXAMINER
AC 2164